

STATE OF COLORADO  
UNIFORM CONSUMER CREDIT CODE

1525 Sherman St., 7th Floor  
Denver, CO 80203  
Telephone: (303) 866-4527  
Fax: (303) 866-5474

PERSONAL AFFIDAVIT

To be completed by each partner, individual owner, member, manager, or each primary corporate officer.  
A separate form is to be filed by each person.

OMISSIONS MAY BE CONSTRUED AS INTENTIONAL FAILURE TO DISCLOSE A MATERIAL FACT AND MAY BE GROUNDS FOR REJECTION OF APPLICATION.

Delbert Services Corporation

SUPERVISED LENDER'S NAME (corporate, LLC, partnership, or proprietor's name)

1. John Paul Reddam, Sole Director and Owner

Name and title of partner, owner, member, manager, or officer filing this affidavit.

The information requested in questions #2 and 3 is required by § § 14-14-113 and 24-31-107, C.R.S. and may be used to revoke, suspend, or deny licenses as determined by the state child support enforcement agency for noncompliance with support orders or subpoenas/warrants relating to paternity and child support.

2. Home Address  
[REDACTED] [REDACTED] [REDACTED] [REDACTED]  
(Street Address) (City) (State) (Zip Code)

3. Date of Birth [REDACTED] Social Security No. [REDACTED]

4. Occupational Record. Furnish a complete record of employment and business associations for the last ten years, including all companies in which you have or had an interest as an officer, director, or voting stockholder. Account for all periods of time. Periods of unemployment should be indicated and dates given.

DATES (month, year)	EMPLOYER	POSITION	DUTIES
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See attached Resume



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5. Have you ever been directly or indirectly connected with any organization or business in Colorado or elsewhere, which had an application for license or registration for any business activity denied by any federal, state, or local governmental entity, or which withdrew such application to avoid a denial, or by request, or which had its license or registration suspended, canceled, revoked or subject to any other disciplinary action, whether or not a final order or judgment was entered? Yes ☒ No ☐ If yes, furnish details.

See attached:

6. In the last 10 years, have you ever been, or has any organization or business with which you were associated as an officer, director, partner, owner, or otherwise, involved in any voluntary or involuntary bankruptcy, receivership, or insolvency proceedings? Yes ☐ No ☒ If yes, furnish details.

7. Have you ever been convicted of or entered a plea of guilty to theft, concealing stolen goods, forgery, fraud, offenses related to the Uniform Commercial Code, or financial transaction devices, or any similar crime in any federal, state, or local jurisdiction? Yes ☐ No ☒ If yes, describe details below.

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8. In the last ten years, have you entered a plea of guilty or nolo contendere to, or been convicted of, a felony or a misdemeanor other than a traffic violation and other than information listed in Question 7? Yes ☐ No ☒ If yes, furnish details.

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9. Have you ever been held liable in any civil fraud action in any judicial or administrative proceeding by a federal, state, or local governmental entity? Yes ☐ No ☒ If yes, furnish details.

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10. Is there now pending any criminal action by any federal, state, or local governmental entity charging you with having committed a felony or misdemeanor other than a traffic violation? Yes ☐ No ☒ If yes, furnish details.

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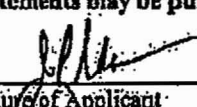
11. Is there now pending before any judicial or administrative agency of a federal, state, or local governmental entity any proceeding charging you with violation of credit, broker, or lending laws; fraud; misrepresentation; or other deceptive practices? Yes ☐ No ☒ If yes, furnish details.

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Statements made herein are made under oath. False statements may be punishable as second degree perjury.

  
\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

6/23/10

12/03

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J. Paul Reddam  
P. O. 1446  
Sunset Beach, CA 90742

### EXPERIENCE

May 2000 to present	CashCall, Inc (fka Relantis Corporation) President of consumer lending company. 1920 Main Street #400 Irvine, CA 92614
April 1999 to May 2000	GMAC Mortgage dba ditech.com Senior Vice President of nationwide mortgage lender 3200 Park Center Drive Suite 150 Costa Mesa, CA 92626
January 1995 to April 1999	DiTech Funding Corporation Founder and President of nationwide mortgage lender 1920 Main Street, Fourth Floor Irvine, CA 92614
June 1988 to December 1994	SC Funding Corporation Founder and President of mortgage lender 600 Anton, Suite 1200 Costa Mesa, CA 92626
January 1987 to June 1988	CBI Mortgage Company Executive Vice President of mortgage company 800 North Eckhoff Street, Fourth Floor Orange, CA 92688
February 1986 to January 1987	Union National Mortgage Corporation Vice President of mortgage company Southfield, Michigan
June 1985 to February 1986	Capital Mortgage Corporation Secondary Marketing Manager Farmington Hills, Michigan
1979 to 1985	California State University of Los Angeles Associate Professor of Logic and Philosophy

### EDUCATION

1982	University of Southern California Los Angeles, California Doctorate
1978	University of Toronto Toronto, Canada Master of Arts
1976	University of Windsor Windsor, Canada Bachelor of Arts

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## **BIOGRAPHY**

J. Paul Reddam is the founder, chief executive officer and sole shareholder of CashCall, Inc., a consumer finance company located in Anaheim, California. Mr. Reddam runs the day-to-day operations of CashCall, which currently originates and services unsecured loans. All of the company's department heads report directly to Mr. Reddam. He is responsible for devising and implementing all major company policies – including its various loan programs and interest rates. He coordinates all marketing and advertising, and determines where advertising should be directed.

CashCall obtained a Finance Lender license from the California Department of Corporations in March 2003, and commenced lending operations in July, 2003. The company has since secured licenses or lending authorizations in 15 states. It is in the process of obtaining licenses throughout the country.

Mr. Reddam has extensive experience and a very successful track record in the lending industry. In 1995, he founded DiTech Funding Corporation ("DiTech"), a California-based mortgage lender which grew from five employees in 1995 to more than 700 employees in 1999. DiTech, one of the nation's first direct marketing mortgage lenders, used extensive national cable television and radio advertising to build name recognition and foster rapid growth.

The company offered borrowers a wide range of mortgage products – ranging from prime first mortgage loans to equity lines of credit and second mortgages. DiTech experienced tremendous growth under Mr. Reddam's leadership. It originated \$302 million in loans in 1995, \$621 million in loans in 1996, \$1.2 billion in loans in 1997, and \$2.5 billion in loans in 1998. DiTech started as a California lender, but eventually obtained licenses in all 50 states plus the District of Columbia.

Mr. Reddam started DiTech with only \$300,000; and within four years, the company grew in value to more than \$250 million. In March, 1999, Mr. Reddam sold substantially all of the assets of DiTech to GMAC Mortgage Corporation, which has continued to operate the purchase entity under the name ditech.com. Mr. Reddam remained on as president of ditech.com until May, 2000.

Upon leaving ditech.com, Mr. Reddam took some time off to work on his golf game, but he eventually decided to jump back into the lending industry by establishing CashCall.

Prior to founding DiTech, Mr. Reddam served as the president of SC Funding Corporation from 1991-1994. He has nearly 18 years experience in the mortgage and real estate industries.

Mr. Reddam holds a Bachelor's Degree from the University of Windsor, a Master's Degree from the University of Toronto, and a Doctorate from the University of Southern California. He has lived in Southern California since 1985.

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